

1. (Twice Amended) An electronic data carrier used for secure transactions comprising:

input/output circuitry for communicating to a data processing circuit;

math coprocessor circuitry electrically connected to said input/output circuitry, said math coprocessor for performing encryption calculations;

microprocessor circuitry electrically connected to said input/output circuitry; and

memory circuitry electrically connected to said microprocessor circuitry, said electronic data carrier providing secure, encrypted data transfers between said electronic data carrier and said data processing circuit.

2. (Twice Amended) The electronic data carrier of claim 1, wherein said data processing circuit is another electronic data carrier.

**REMARKS**

Reconsideration and allowance are respectfully requested in view of the foregoing amendments and the following remarks.

Claims 1-27 are pending in this application.